

Amendments to the Specification:

Please replace the paragraph bridging pages 9 and 10, starting at line 25, with the following amended paragraph:

The portable terminal 100 has the IC card 104 built therein, and also includes an antenna 107 for communication with the management unit 102 through the network 103 and an antenna 105 for communication with a non-contact IC card reader/writer, not shown, of the ticket checking machine 101. The ticket checking machine 101 has the non-contact IC card reader/writer built therein, and can communicate with the non-contact IC card 104 built in the portable terminal 100 through the antenna 106. The management unit 102 manages the information of the IC card ~~4104~~ and exchanges the required information with the ticket checking machine 101. Also, the management unit 102 can manage the charge of the SF value or the renewal of the validity period of the commuting ticket in the IC card 104. The information related to the commuter pass users and the users of the various data services supplied from the management unit 102 are registered in the customer data base, not shown, of the management unit 102 as information related to each IC card ID.

Please replace the paragraph on page 10, starting at line 18, with the following amended paragraph:

The portable terminal 100 can communicate with the management unit ~~401~~102 through the network 103. Also, the ticket checking machine 101 and the management unit 102 are connected to and communicable with each other through a dedicated communication line and communicable with each other. The ticket checking machine 101 can of course be equipped with a

part or the whole of the functions of the management unit 102, or the
functions may be distributed among a plurality of management units 102.